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Hollinger Corp.
pH 8.5



Growth

Morrison, Francis R.

W. W. P.



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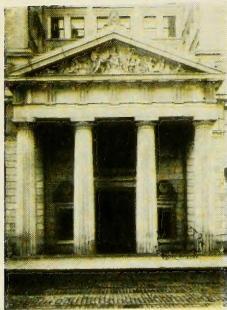
FOREWORD

THE CITIZENS SAVINGS & TRUST COMPANY issues a second and enlarged edition of this booklet which illustrates monthly combination effects of hardy flowers and explains their care and growth, as a reminder that an account opened in its Savings Department will form the nucleus for a fund which will steadily grow to substantial proportions.

Attention is also called to the uninterrupted growth of the institution as evidenced by the fact that it is the largest as well as the oldest Trust Company in the State of Ohio.

THE CITIZENS SAVINGS & TRUST COMPANY

EUCLID AVENUE, NEAR EAST NINTH STREET, CLEVELAND, OHIO



MAIN ENTRANCE

Comparative Statement showing
growth of The Citizens Savings &
Trust Company:

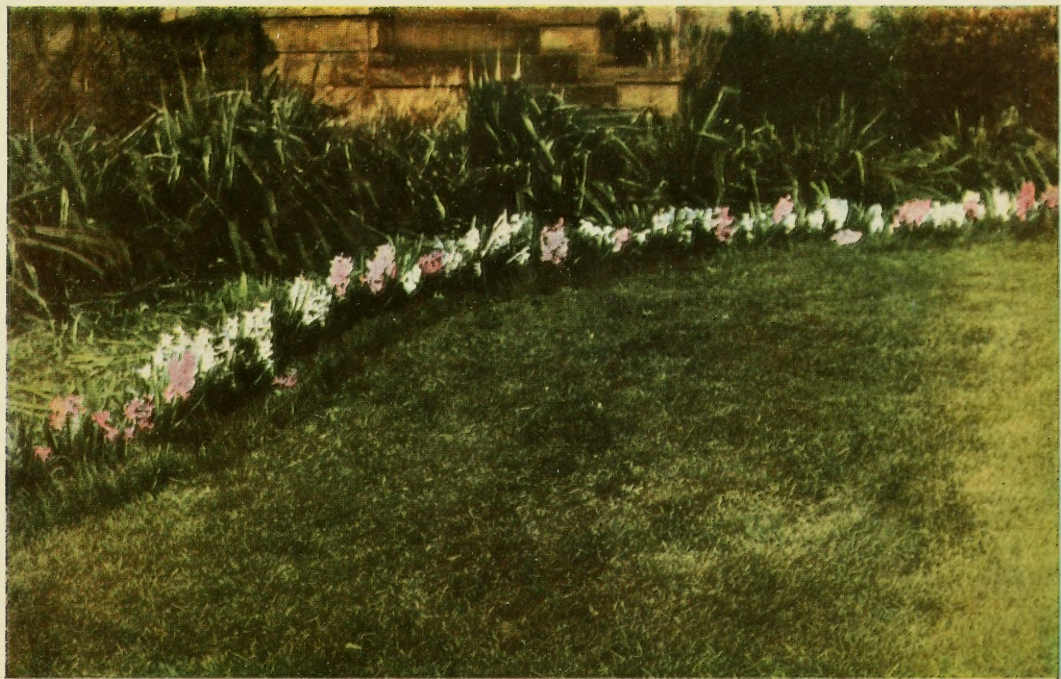
Resources

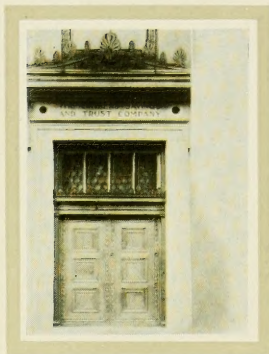
1870	:	:	:	\$ 1,009,823.64
1890	:	:	:	11,359,620.48
1903	:	:	:	33,888,815.21
1911	:	:	:	47,679,581.05

TO have a garden that will yield the most satisfactory returns for the amount invested, it should be planned with a view to beautifying the grounds surrounding the house as well as for supplying cut flowers for interior decoration.

The first spring flowers in this latitude come in **MARCH**, if the weather is propitious. The Hyacinth and all of the Narcissus family bloom at this time. Bulbs should be set out in September or October and can be planted in borders or beds with Rock Cress, Spice Pink or other shallow rooted creeping plants. The bulbs being deep in the earth do not interfere with the plants and so can profitably occupy the same space and greatly improve the appearance of the border.

MARCH—Hyacinths In Bloom





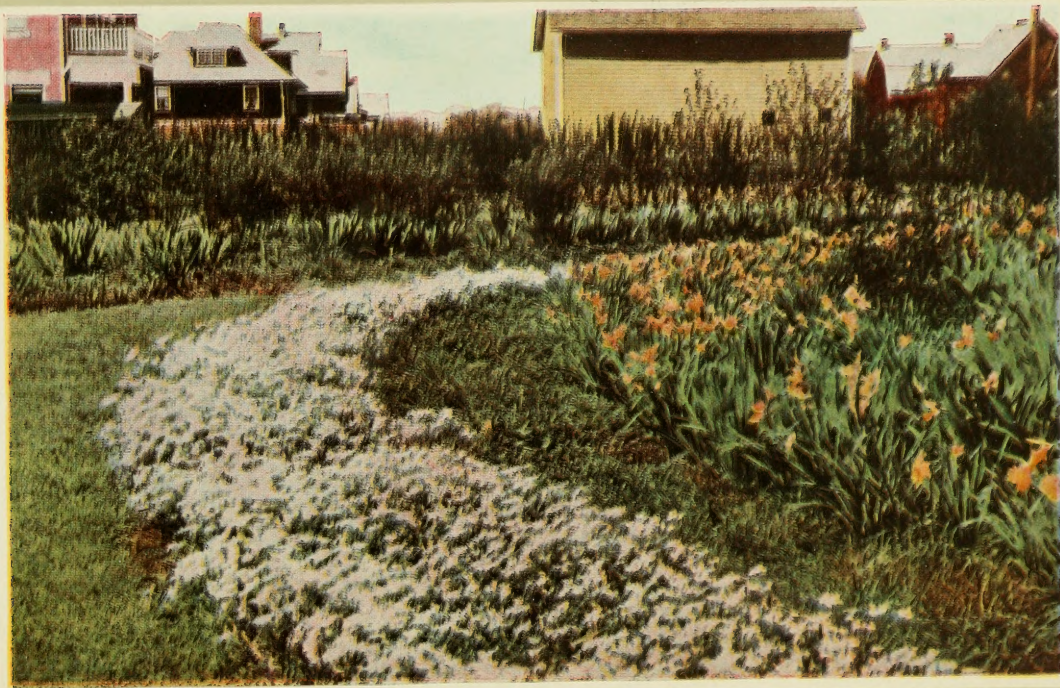
BRONZE DOOR

The convenient location of The Citizens Savings & Trust Company in the center of the shopping district adds to its desirability as a banking home.

IN the garden in **APRIL** the Rock Cress forms a dense carpet with its mass of pure white flowers and is a sight to gladden the eye of every lover of nature's beauties. With it the German Iris, the Crocus and the Daffodil make a perfect combination. Rock Cress is easily grown from seed and blooms the second season.

German Iris can be propagated from root cuttings as it is not strictly bulbous. The best time to set out is after blossoming. Iris succeeds in almost any soil, but grows best in rich, deep, moist earth. It requires sunshine and will bloom from April to July. It must not be confused with the Japanese variety which does not bloom until June or July.

APRIL — Rock Cress and German Iris





VIEW OF LOBBY

During the springtime, it is well to begin to prepare for next summer's vacation by opening an account with The Citizens Savings & Trust Company, and then regularly depositing a portion of your earnings.

THE month or **MAY** finds Pansies and the beautiful Mountain Pink at their best. In the illustration these are shown with hardy Candytuft interspersed. Contrasted with them, the gracefully drooping white fronds of Spirea form an ideal background.

The Spirea shown is the Van Houttei variety and is much more satisfactory than that known as Bridal Wreath for which it is often mistaken.

These are all hardy plants and shrubs and require but little care. They are easily raised and well repay the small amount of attention they require.

MAY—A Mass Border Effect





BANK INTERIOR

Ever since the establishment of The Citizens Savings & Trust Company, forty-three years ago, its deposits have steadily grown and it is, in consequence, not only the oldest but the largest Trust Company in Ohio.

THE warm days of **JUNE** produce wonderful effects in color, a truly beautiful combination being that of the Daisy family, as shown on the opposite page. In the foreground is the dainty English Daisy with its delicate wreath of color and modest growth, rarely attaining a height beyond six inches, while behind, rearing their tall, stately heads are the elegant Burbank Shasta Daisy with the beautiful White Feverfew interspersed.

At the rear are taller varieties of flowers and bushes, chief among which are the Rambler Rose and the splendid Weigela.

All of these are very hardy and need only ordinary care with the exception of the English Daisy, which must be protected with straw or light mulch during our severe winters.

JUNE—A Beautiful Daisy Border





CATHEDRAL CHAIRS

A savings account opened with The Citizens Savings & Trust Company rapidly grows by reason of additional deposits and the interest credited — 4 per cent compounded twice a year.

IN the midsummer heat of **JULY** many beautiful annuals come into bloom, yet except for a cover crop to conceal the bare ground where some early flowering perennial has died down, it is not necessary to have recourse to them for flowers, as many hardy plants are now in their full glory.

Among these latter, as shown in the illustration, the exquisite white blossoms of the Feverfew make a striking appearance. The Hardy Tufted Pansy blooms continuously if planted in partial shade, and the Hardy Larkspur with its rich, blue flowers adds a harmonious note of color. The seeds of these should be sown in the Spring and set out from the seed beds in October. They commence to bloom the second year from seed.

JULY—A Midsummer Border Alive With Color





PRESIDENT'S OFFICE

The directorate of The Citizens Savings & Trust Company has ever been selected from Cleveland's best citizens, and today it comprises men whose experience in financial affairs affords assurance of unquestioned safety.

DURING AUGUST most of the flowers of the earlier months are still in bloom, but a special feature may be made at this time of the beautiful Evening Primrose which makes an attractive border or rockery plant. Its fragrance and delicate beauty make it a universal favorite. It grows low, has a profusion of multicolored flowers, and when given plenty of sun will succeed well in almost any soil.

Watering is most essential during this month. Leaves as well as roots require plenty of water and should receive a copious sprinkling every evening with a fine spray. Unless properly watered, plants will not flower freely.

AUGUST—The Beautiful Evening Primrose





OFFICERS' DESKS

One Dollar a week deposited with
The Citizens Savings & Trust
Company at 4 per cent compound
interest for a period of ten years
will amount to six hundred and
fifty dollars.

THE cooler days of **SEPTEMBER** do not lack for variety and profusion of flowers. In the illustration is shown a beautiful variety of pink lily, the *Lilium Speciosum Rubrum*, which, while generally better known as a greenhouse plant, reaches its highest state of perfection when grown naturally out-of-doors.

Like most of the tall varieties of lily, it requires a foliage plant to conceal the bare earth. Especially adapted for this purpose is the large leaved plantain lily seen in the foreground. In the background is the variegated Japan Rush, a very ornamental variety with narrow striped white and green leaves.

SEPTEMBER—Pink Lilies and Japan Rush





BANKING ROOM

The substantial growth enjoyed by The Citizens Savings & Trust Company for 43 years is an evidence of the unexcelled service and the absolute safety which it affords depositors.

THE first frosts come with **OCTOBER** and after the more tender flowers have gone, hardy Chrysanthemums of many colors and varieties are at their best. The Wild Aster, so often treated as a weed and usually neglected in fence or field corners, when cultivated yields flowers of extra size in enormous quantities.

There are numerous varieties of this Aster but the Grandiflora produces the most beautiful profusion of flowers. It grows tall and thick and should be given a corner in which to run riot. It requires practically no attention and its star-shaped white and purple flowers are extremely effective.

OCTOBER—A Clump of Wild Asters





VAULT DEPARTMENT

Fifteen dollars deposited every month in a savings account with The Citizens Savings & Trust Company will at the end of sixty-one months provide a fund of One Thousand Dollars.

ONCE established, a hardy garden requires less care than any other and as most of the plants increase from year to year by root division and runners, in a few years the garden produces an abundance of plants of all kinds.

No class of plants lends itself to such a variety of conditions as the Hardy Perennials. The cultivation is of the simplest character. Make the soil rich, dig deep and pulverize it well before planting. The best time to set out most hardy plants is in the Autumn or early Spring when they commence to show signs of life after their winter rest.

An Effective Inside Border Arrangement





STAIRWAY EXECUTIVE COMMITTEE
ROOM

The Citizens Savings & Trust Company is one of the best known savings banks in the country. It was established in 1868 and has shown a continuous growth ever since its organization.

FOR those who love Roses the following list is thoroughly suitable for the climate of Cleveland and vicinity. Roses should always have protection during winter, of about twelve inches of straw or leaves spread on the bed. They do best in clay loam but will thrive even if the soil is sandy or stiff clay. Always buy two or three year old budded stock. Roses grown on their own roots will not do well in this climate and soil.

La France—Pale pink, very beautiful and fragrant. Will last until frost.

Soleil D'Or—The only absolutely hardy yellow rose. Blooms until frost.

Killarney—Pale pink. Blooms all summer. The choicest of pink roses.

A Hedge of Hydrangea





LADIES' ROOM

The Citizens Savings & Trust Company has provided for the exclusive use of women a private room, in charge of a maid, supplied with writing desks, stationery, telephones and other conveniences.

Ulrich Brunner—Brilliant crimson. Very fragrant and hardy.

Mrs. John Laing—Light pink. Large fragrant flowers. Lasts until frost.

Maman Cochet—Lovely in shape and color. Resembles tea rose in habits.

Frau Karl Druschki—The finest of all white roses.

Rose bushes should be pruned in April. Plant at least three feet apart, and if large individual flowers are desired make the soil very rich.

English Daisy, Sweet William, German Iris





The Citizens Savings & Trust Company

Euclid Avenue, near East Ninth Street, Cleveland, Ohio

THE OLDEST AND LARGEST TRUST COMPANY in Ohio with Capital and Surplus of over six and one-half million dollars and Resources of over forty-five million dollars. Established in 1868.

4% Interest paid on Savings Accounts of \$1 upwards.
Safe Deposit Boxes rented at \$5 per annum upwards

Checking Accounts Invited :: Trusts Executed

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